

Information to identify the case:			
Debtor 1:	Justin D Bittner Jr.		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		
Case number:	25-14650-JNP		
	Social Security number or ITIN: xxx-xx-0422		
	EIN: -- --		
	Social Security number or ITIN: -- --		
	EIN: -- --		
	Date case filed for chapter: 13 5/2/25		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Justin D Bittner Jr.	
2. All other names used in the last 8 years	aka Justin Dennis Bittner Jr	
3. Address	14 N. Market Street Gibbstown, NJ 08027	
4. Debtor's attorney Name and address	Richard S. Hoffman Jr. Hoffman DiMuzio 412 Swedesboro Road Mullica Hill, NJ 08062	Contact phone 856-694-3939 Email: rshoffman@hoffmandimuzio.com
5. Bankruptcy trustee Name and address	Andrew B Finberg Office of the Chapter 13 Standing Trustee 535 Route 38 Suite 580 Cherry Hill, NJ 08002	Contact phone 856-663-5002
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov . (800) 676-6856	401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 856-361-2300 Date: 5/5/25

For more information, see page 2

Debtor **Justin D Bittner Jr.**

Case number **25-14650-JNP**

<p>7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. <small>All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</small></p>	<p>June 5, 2025 at 11:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>	<p>Location: Meeting held by Zoom, visit join.zoom.us, Enter Meeting ID 571 854 9346, Click on JOIN using passcode 0895556855, or call 1-856-329-3438 For additional meeting information go to https://www.justice.gov/ust/moc</p>
<p>8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p>Deadline to file a complaint to challenge dischargeability of certain debts: You must file:</p> <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 	<p>Filing deadline: 8/4/25</p>
	<p>Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at www.uscourts.gov or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. Also, Claims can be filed electronically through the court's website at: http://www.njb.uscourts.gov under File An Electronic Claim. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>	<p>Filing deadline: 7/11/25 Filing deadline: 180 days from date of order for relief. 11 U.S.C. § 502(b)(9)</p>
	<p>Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>	<p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p>
<p>9. Filing of plan</p>	<p>The debtor has filed a plan. The plan and notice of confirmation hearing will be sent separately.</p>	
<p>10. Creditors with a foreign address</p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p>11. Filing a chapter 13 bankruptcy case</p>	<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>	
<p>12. Exempt property</p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>	
<p>13. Discharge of debts</p>	<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline. WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</p>	

In re:
Justin D Bittner, Jr.
Debtor

Case No. 25-14650-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 3

Date Rcvd: May 05, 2025

Form ID: 3091

Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 07, 2025:

Recip ID	Recipient Name and Address
db	+ Justin D Bittner, Jr., 14 N. Market Street, Gibbstown, NJ 08027-1143
520642153	Citi Preferred Card, PO Box 70166, Philadelphia, PA 19176-0166
520644034	+ David Bittner, 14 N. Market Street, Gibbstown, NJ 08027-1143
520642170	Webbank/OneMain/FIS, PO Box 31535TA-74, Tampa, FL 33631

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: rshoffman@hoffmandimuzio.com	May 05 2025 20:38:00	Richard S. Hoffman, Jr., Hoffman DiMuzio, 412 Swedesboro Road, Mullica Hill, NJ 08062
tr	+ Email/Text: pmarraffa@standingtrustee.com	May 05 2025 20:38:00	Andrew B Finberg, Office of the Chapter 13 Standing Trustee, 535 Route 38, Suite 580, Cherry Hill, NJ 08002-2977
smg	Email/Text: usanj.njbankr@usdoj.gov	May 05 2025 20:39:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	May 05 2025 20:39:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520642146	+ Email/Text: bk@avant.com	May 05 2025 20:39:00	Advant, 222 W. Merchandise Mart P, Chicago, IL 60654-1103
520642147	Email/PDF: bncnotices@becket-lee.com	May 05 2025 20:51:02	American Express, PO Box 1270, Newark, NJ 07101-1270
520642148	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	May 05 2025 20:38:00	Apple Card, 11850 S. Election Rd, Draper, UT 84020-6814
520642149	Email/Text: bk@avant.com	May 05 2025 20:39:00	Avant, PO Box 1429, Carol Stream, IL 60132-1429
520642150	EDI: TSYS2	May 06 2025 00:32:00	Barclays, PO Box 13337, Philadelphia, PA 19101-3337
520642151	+ EDI: CAPITALONE.COM	May 06 2025 00:32:00	Cap1/Kohls Dept Store, PO Box 31293, Salt Lake City, UT 84131-0293
520642152	+ EDI: CITICORP	May 06 2025 00:32:00	Citi Double Cash Cards, PO Box 6500, Sioux Falls, SD 57117-6500
520642154	+ EDI: DISCOVER	May 06 2025 00:32:00	Discover, PO Box 6103, Carol Stream, IL 60197-6103
520642156	Email/Text: FirstmarkAccountMa@firstmarkservices.com	May 05 2025 20:38:00	Firstmark Services, PO Box 2977, Omaha, NE 68103-2977
520642157	Email/Text: clientservices@glassmountaincapital.com	May 05 2025 20:38:00	Glass Mountain Capital LLC, 1375 W. Woodfield Rd., Suite 400, Schaumburg, IL 60173

District/off: 0312-1

User: admin

Page 2 of 3

Date Rcvd: May 05, 2025

Form ID: 309I

Total Noticed: 31

520642158	EDI: IRS.COM	May 06 2025 00:32:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
520642159	Email/Text: customerservice@launchservicing.com	May 05 2025 20:38:23	Launch Servicing LLC, PO Box 91910, Sioux Falls, SD 57109-1910
520642160	Email/Text: camanagement@mtb.com	May 05 2025 20:38:00	M&T Bank, PO Box 1288, Buffalo, NY 14240-1345
520642163	Email/Text: EBN@Mohela.com	May 05 2025 20:38:00	Mohela, 633 Spirit Dr, Chesterfield, MO 63005
520642162	Email/Text: EBN@Mohela.com	May 05 2025 20:38:00	Mohela, P.O. Box 1022, Chesterfield, MO 63005-1243
520642161	EDI: CITICORP	May 06 2025 00:32:00	Macys, PO Box 71359, Philadelphia, PA 19176-1359
520642164	Email/Text: NissanBKNotices@nationalbankruptcy.com	May 05 2025 20:38:00	Nissan Motor Acceptance Company, NMAC Bankruptcy Department, PO Box 660366, Dallas, TX 75266-0366
520642165	+ EDI: SECONDRound.COM	May 06 2025 00:32:00	Second Round, LP, PO Box 41955, Suite 90, Austin, TX 78704-0033
520642166	^ MEBN	May 05 2025 20:36:48	State of New Jersey, Division of Taxation, PO Box 046, Trenton, NJ 08601-0046
520642167	EDI: WTRRNBank.COM	May 06 2025 00:32:00	Target Card Services, PO Box 660170, Dallas, TX 75266-0170
520642168	Email/Text: bknotice@upgrade.com	May 05 2025 20:38:00	Upgrade, Lbx #452210, PO Box 52210, Phoenix, AZ 85072-2210
520642169	+ EDI: VERIZONCOMB.COM	May 06 2025 00:32:00	Verizon Wireless, PO Box 650051, Dallas, TX 75265-0051
520642171	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	May 05 2025 20:52:03	Wells Fargo, PO Box 77053, Minneapolis, MN 55480-7753

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520642155		Elan Fin Svcs/Fulton, 5325 17th Ave S., AZ 85125

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 07, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0312-1

User: admin

Page 3 of 3

Date Rcvd: May 05, 2025

Form ID: 309I

Total Noticed: 31

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 3, 2025 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	courtmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Richard S. Hoffman, Jr.	on behalf of Debtor Justin D Bittner Jr. rshoffman@hoffmandimuzio.com, jvillone@hoffmandimuzio.com;hoffmanrr81909@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 3